

**Information to identify the case:**

Debtor 1	<u>Antonia Reyes</u>	Social Security number or ITIN	xxx-xx-8287
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Billy Reyes</u>	Social Security number or ITIN	xxx-xx-4054
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-22232-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Antonia Reyes

Billy Reyes

6/16/17

By the court: Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

- ◆ some debts which the debtors did not properly list;

- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Antonia Reyes  
 Billy Reyes  
 Debtors

Case No. 14-22232-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Jun 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2017.

db/jdb	+Antonia Reyes, Billy Reyes, 308 Hamilton Place, Unit 11, Hackensack, NJ 07601-3678
cr	+Ascension Capital Group Attn: Capital One N.A. Dep, PO BOX 165028, Irving, TX 75016-5028
lm	+Capital One, N.A., PO Box 17000, Baltimore, MD 21297-1000
cr	+OCWEN LOAN SERVICING, LLC, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
514854894	+Cap One Na, Po Box 21887, Eagan, MN 55121-0887
515293001	+Capital One, N.A., P.O. Box 21887, Eagan, MI 55121-0887
514854899	+NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
	(address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
514869348	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Jun 16 2017 22:12:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 16 2017 22:12:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515003346	EDI: BECKLEE.COM Jun 16 2017 21:58:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514854891	+EDI: AMEREXPR.COM Jun 16 2017 21:58:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
514854893	EDI: BANKAMER.COM Jun 16 2017 21:58:00 Bk Of Amer, 4161 Piedmont Parkway, Greensboro, NC 27410
514854892	EDI: BANKAMER.COM Jun 16 2017 21:58:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
515002784	EDI: BANKAMER.COM Jun 16 2017 21:58:00 Bank of America, N.A., NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012
515930271	+EDI: AISACG.COM Jun 16 2017 21:58:00 Capital One N.A., c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
514854895	+EDI: CITICORP.COM Jun 16 2017 21:58:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
514878535	+EDI: TSYS2.COM Jun 16 2017 21:58:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514854896	+EDI: TSYS2.COM Jun 16 2017 21:58:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
514854897	+EDI: RMSC.COM Jun 16 2017 21:58:00 Gecrb/gapdc, Po Box 965005, Orlando, FL 32896-5005
514854898	+E-mail/Text: hannlegal@hannfinancial.com Jun 16 2017 22:11:55 Hann Financial Service, 1 Centre Dr, Jamesburg, NJ 08831-1564
515026984	EDI: PRA.COM Jun 16 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
516792453	EDI: ECAST.COM Jun 16 2017 21:58:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
515091381	EDI: ECAST.COM Jun 16 2017 21:58:00 eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515091383*	eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262
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TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 24

Date Rcvd: Jun 16, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2017 at the address(es) listed below:

David L. Stevens on behalf of Debtor Antonia Reyes dstevens@scuramealey.com,  
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com  
David L. Stevens on behalf of Joint Debtor Billy Reyes dstevens@scuramealey.com,  
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com  
Denise E. Carlon on behalf of Loss Mitigation Capital One, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Steven K. Eisenberg on behalf of Creditor Capital One, N.A. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com  
TOTAL: 6